

AUG 09 2006

PTO/SB/97 (08-03)

Approved for use through 07/31/2006. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

## Certificate of Transmission under 37 CFR 1.8

Application Serial No. 10/699,552

Attorney Docket No. WELL0036

I hereby certify that this correspondence is being facsimile transmitted to the United States Patent and Trademark Office

From: GLENN PATENT GROUP

Customer No.: 22,862

Tel: (650) 474-8400

Fax: (650) 474-8401

on 9 August 2006

Date



Signature

Della Revecho

Typed or printed name of person signing Certificate

Note: Each paper must have its own certificate of transmission, or this certificate must identify each submitted paper.

Attached to this cover-sheet please find the following documents:

1. Response (24 pages)

This collection of information is required by 37 CFR 1.8. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1.8 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

RECEIVED  
CENTRAL FAX CENTER

AUG 09 2006

Serial No. 10/699,552

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: Orcutt

Docket No.: WELL0036

Serial No. : 10/699,552

Art Unit: 3621

5 Filed: October 30, 2003

Examiner: Elisca, Pierre E.

Title: Express Check Conversion

August 9, 2006

10 Commissioner for Patents  
Mail Stop - Amendment  
P.O. Box 1450  
Alexandria, VA 22313-1450

15

**RESPONSE**

Sir:

20 This is a Response to the non-final Office Action, dated 09 May 2006, for the above-  
identified patent application.

Remarks begin on page 2 of this paper.

Amendment to the Claims begins on page 8 of this paper.

25 The Commissioner is hereby authorized to charge any additional fees due or credit any  
overpayment to Deposit Account No. 07-1445.